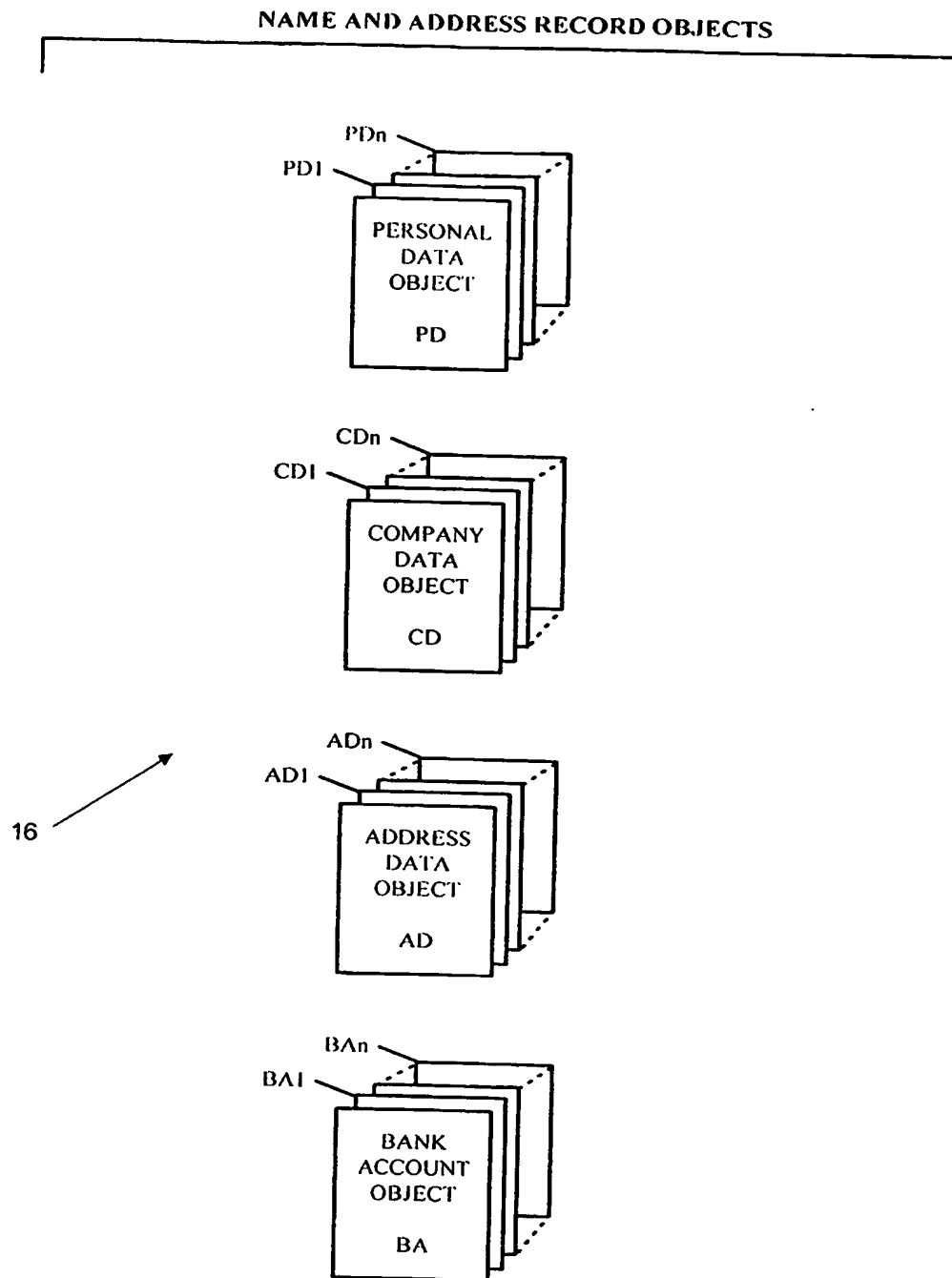
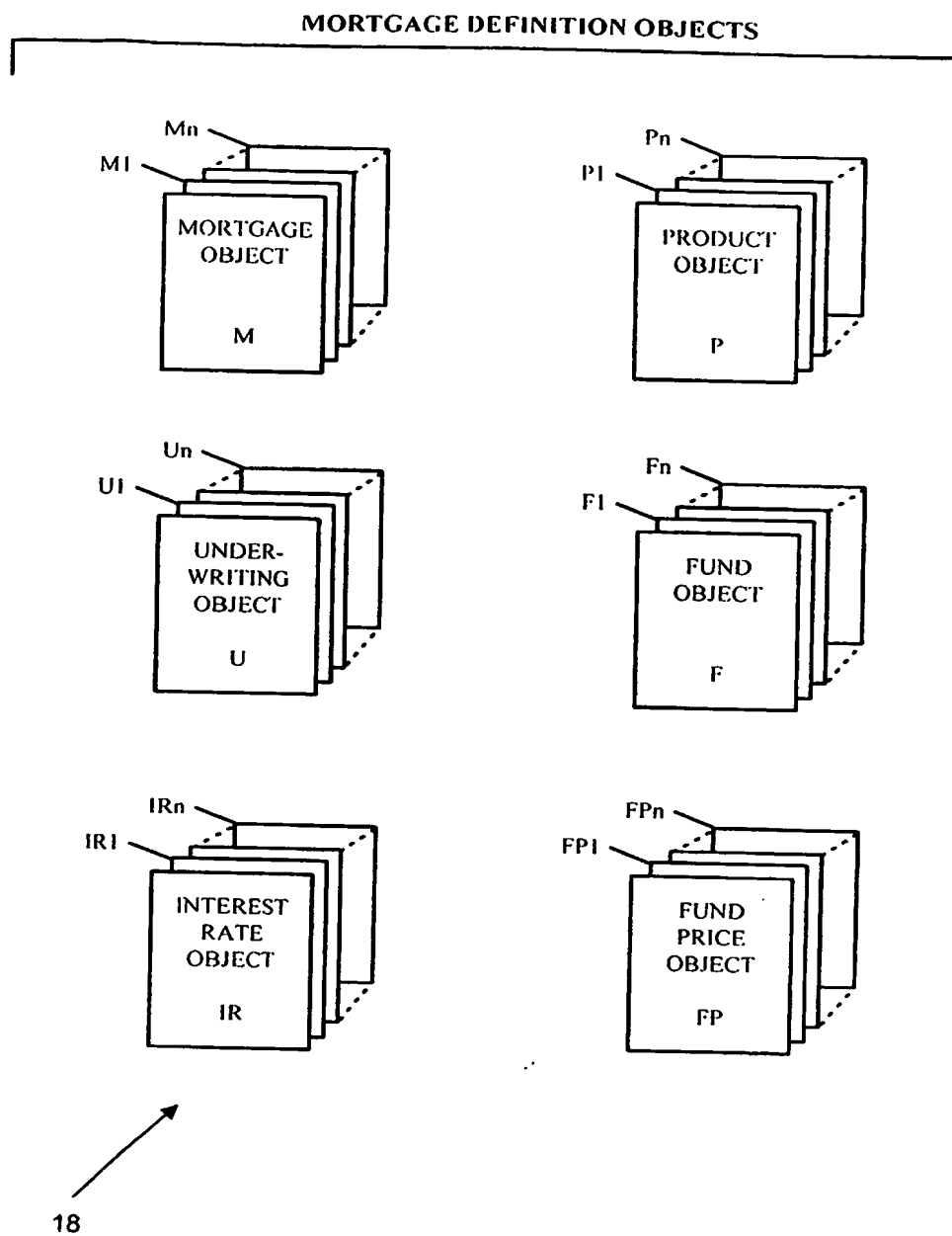


FIG. 1

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**FIG. 2**

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**FIG. 3**

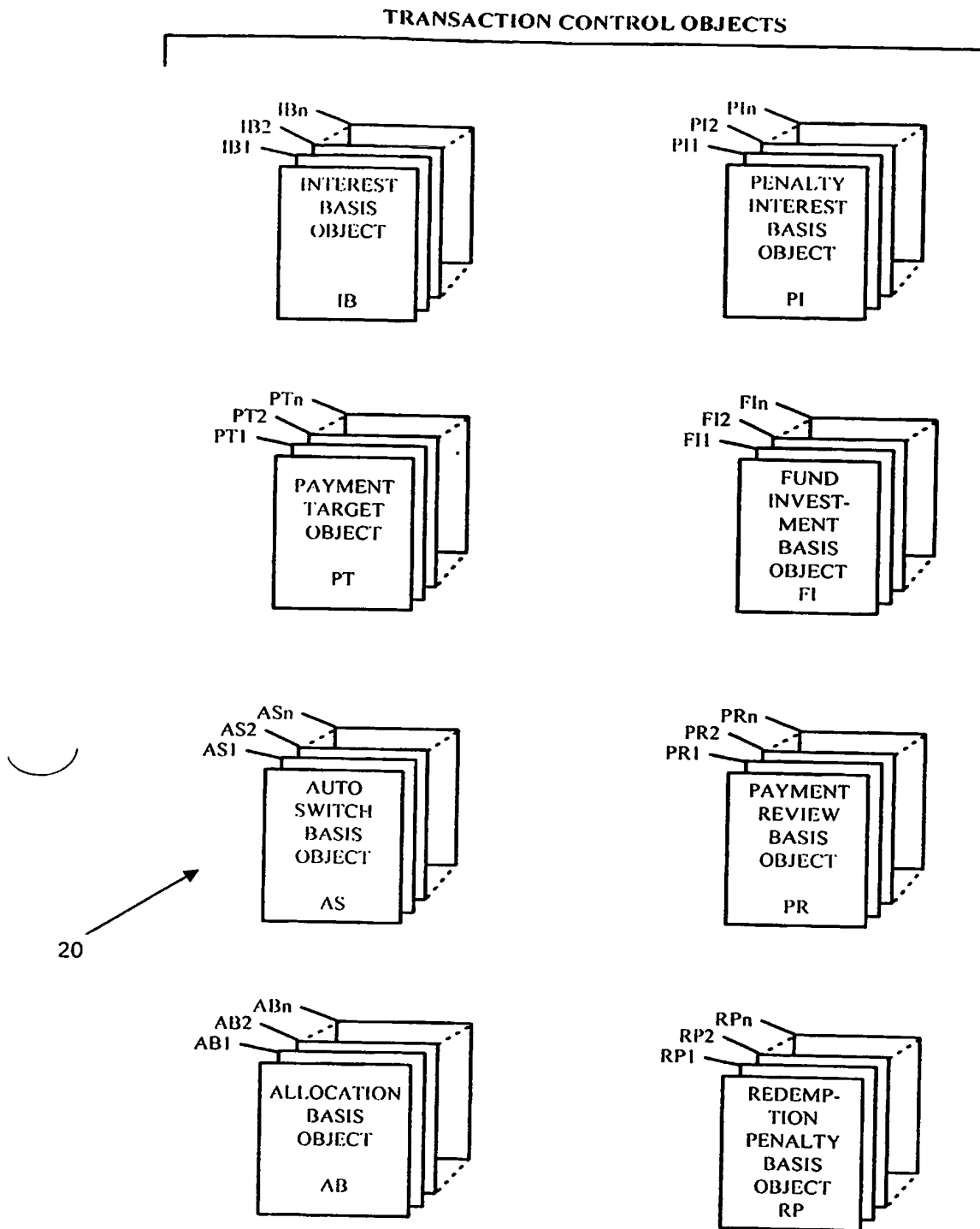


FIG. 4

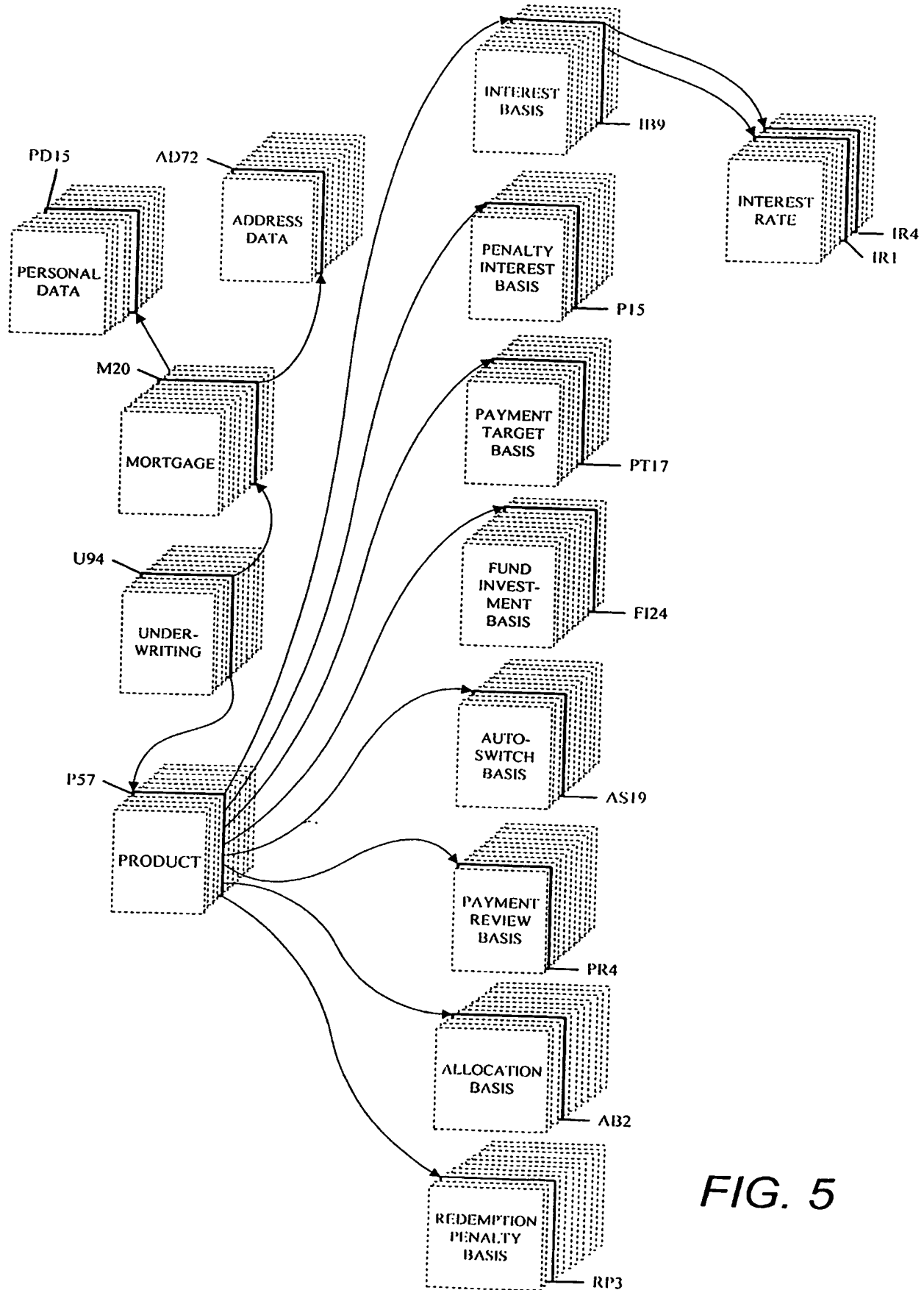


FIG. 5

PROCESS EXECUTION OBJECTS

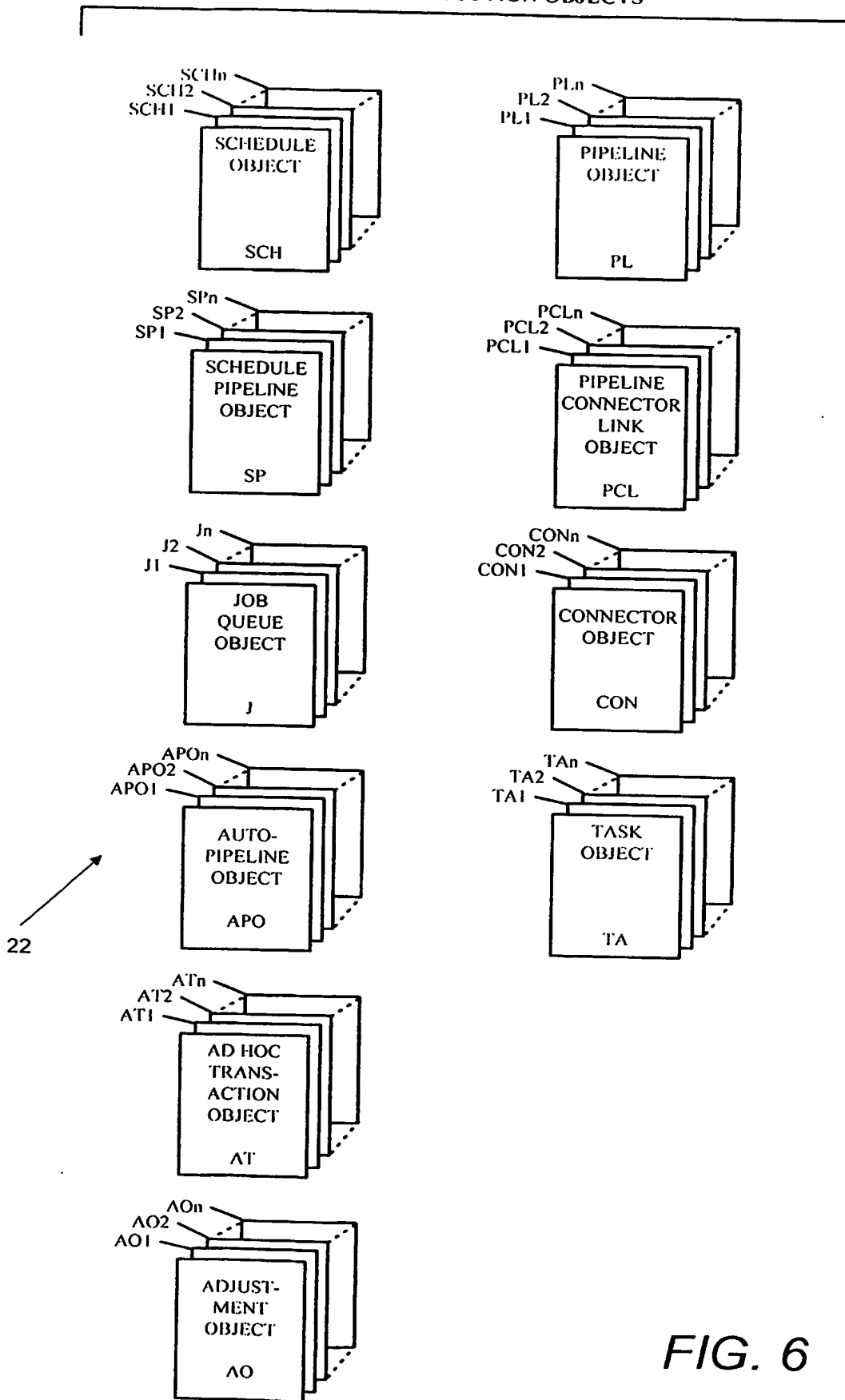


FIG. 6

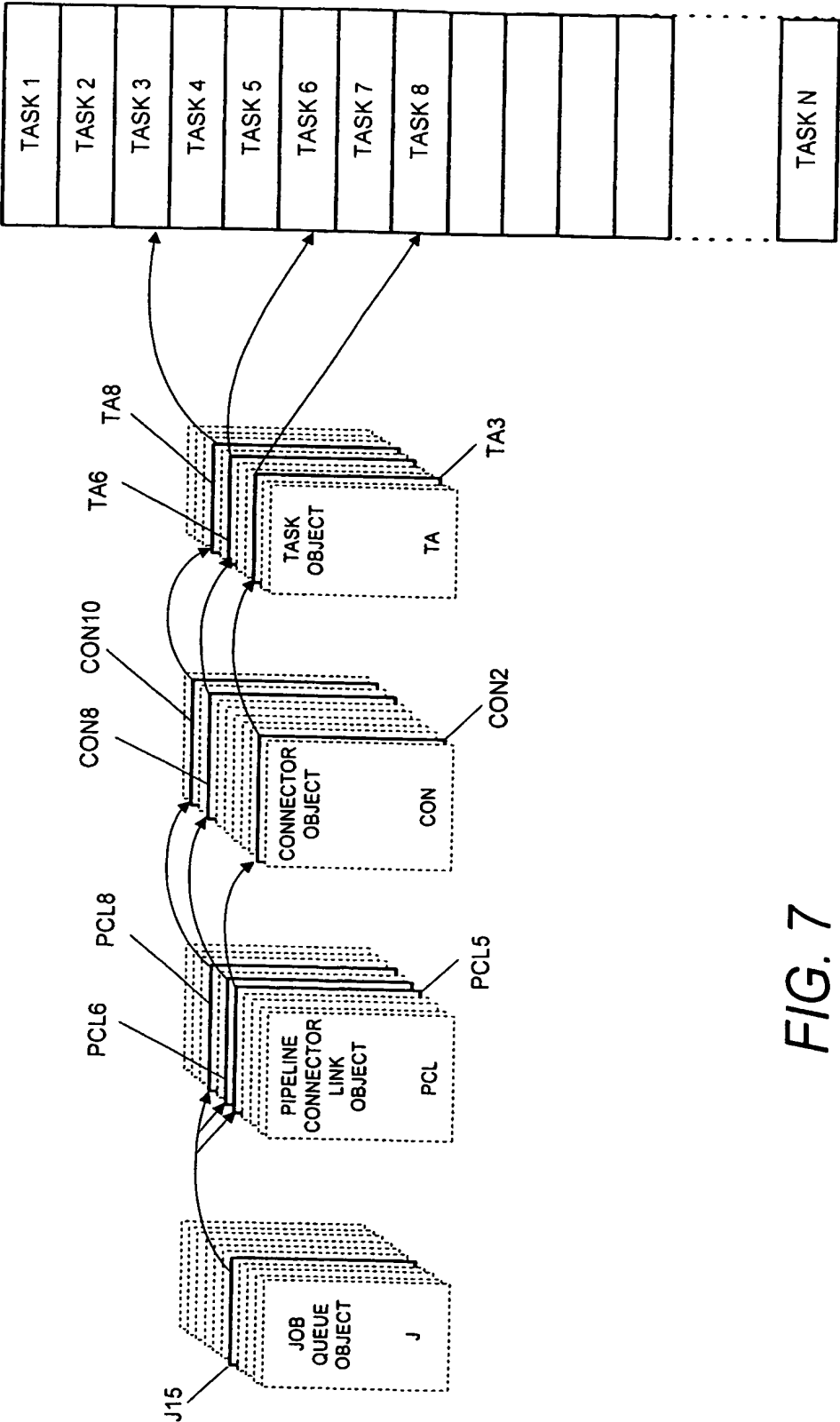


FIG. 7

TRANSACTION DATABASE										
28 TRANSACTION ID	30 UNDERWRITING ID	32 EFFECTIVE DATE	33 BOOK VALUE	34 CAPITAL £	36 INTEREST £	38 PENALTY INTEREST £	40 FUND ID	42 NUMBER OF FUND UNITS	44 FUND PRICE ID	46 INTEREST ADDED TO DATE
TRANSACTION 1	U1794	14/7/01	£800				F20	-10,000		
TRANSACTION 2	U1794	14/7/01	£800				F3	1,600		
TRANSACTION 3	U275	15/7/01	£2,000	-£2,000			F13	-4,000		
TRANSACTION 4	U9728	15/7/01	£5,000	£5,000			F19	2,500		
TRANSACTION 5	U205	15/7/01	£1,000	£1,000			F42	5,000		
TRANSACTION 6	U205	15/7/01	£1,000	£1,000			F91	200		
TRANSACTION 7	U1041	15/7/01	£1,000	-£500	-£300		F20	2,000		
" " " "										
TRANSACTION N	U4932	25/10/01	£6,000				F91	1,000		
" " " " "										

FIG. 8

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PersonalData Table

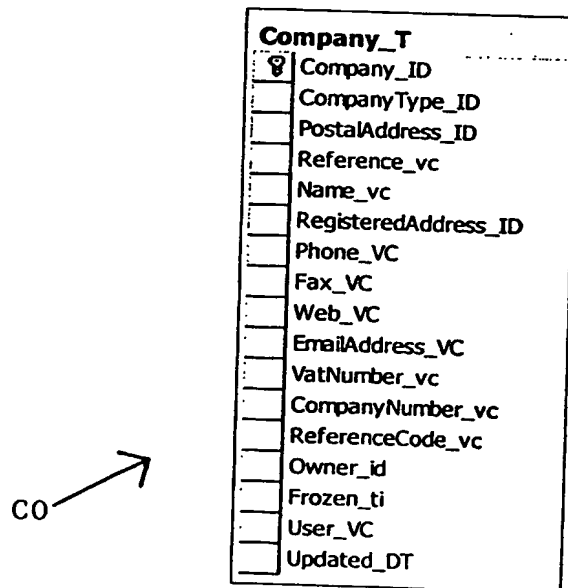
PD →

PersonalData_T	
<input checked="" type="checkbox"/>	PersonalData_ID
<input type="checkbox"/>	Title_ID
<input type="checkbox"/>	Sex_ID
<input type="checkbox"/>	Date_Of_Birth_DT
<input type="checkbox"/>	Address_ID
<input type="checkbox"/>	Reference_vc
<input type="checkbox"/>	Address2_ID
<input type="checkbox"/>	Address3_ID
<input type="checkbox"/>	Address4_ID
<input type="checkbox"/>	PhoneEvening_VC
<input type="checkbox"/>	FaxEvening_VC
<input type="checkbox"/>	PhoneDaytime_VC
<input type="checkbox"/>	FaxDaytime_VC
<input type="checkbox"/>	Mobile_VC
<input type="checkbox"/>	First_Name_VC
<input type="checkbox"/>	Second_Name1_VC
<input type="checkbox"/>	Second_Name2_VC
<input type="checkbox"/>	Last_Name_VC
<input type="checkbox"/>	BankAccount_id
<input type="checkbox"/>	Priority_ID
<input type="checkbox"/>	Web_Page_VC
<input type="checkbox"/>	Email_Address_VC
<input type="checkbox"/>	Owner_id
<input type="checkbox"/>	User_VC
<input type="checkbox"/>	Frozen_ti
<input type="checkbox"/>	Updated_DT

FIG. 9

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Company Table




CO →

Company_T	
PK	Company_ID
	CompanyType_ID
	PostalAddress_ID
	Reference_vc
	Name_vc
	RegisteredAddress_ID
	Phone_VC
	Fax_VC
	Web_VC
	EmailAddress_VC
	VatNumber_vc
	CompanyNumber_vc
	ReferenceCode_vc
	Owner_id
	Frozen_ti
	User_VC
	Updated_DT

FIG. 10

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Address Table

AD 













Address_T	
	Address_ID
	Reference_vc
	Town_ID
	County_ID
	Post_Code_VC
	Address1_VC
	Address2_VC
	Country_ID
	Owner_id
	Frozen_ti
	User_VC
	Updated_DT

FIG. 11

12/49

BankAccount Table

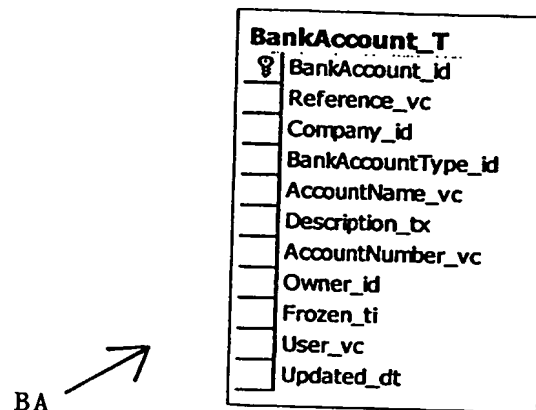


FIG. 12

Mortgage Table

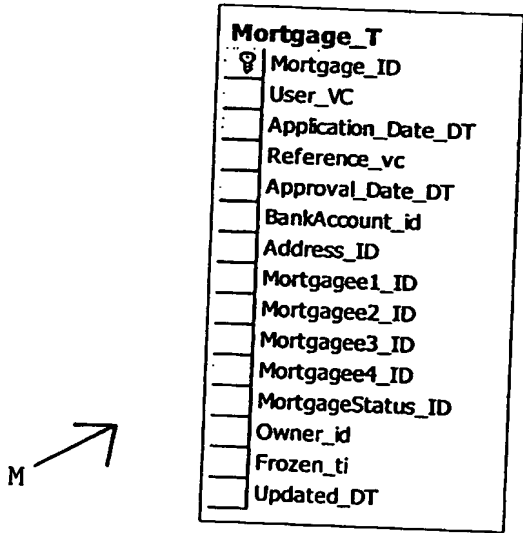


FIG. 13

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Underwriting Table And Related Tables

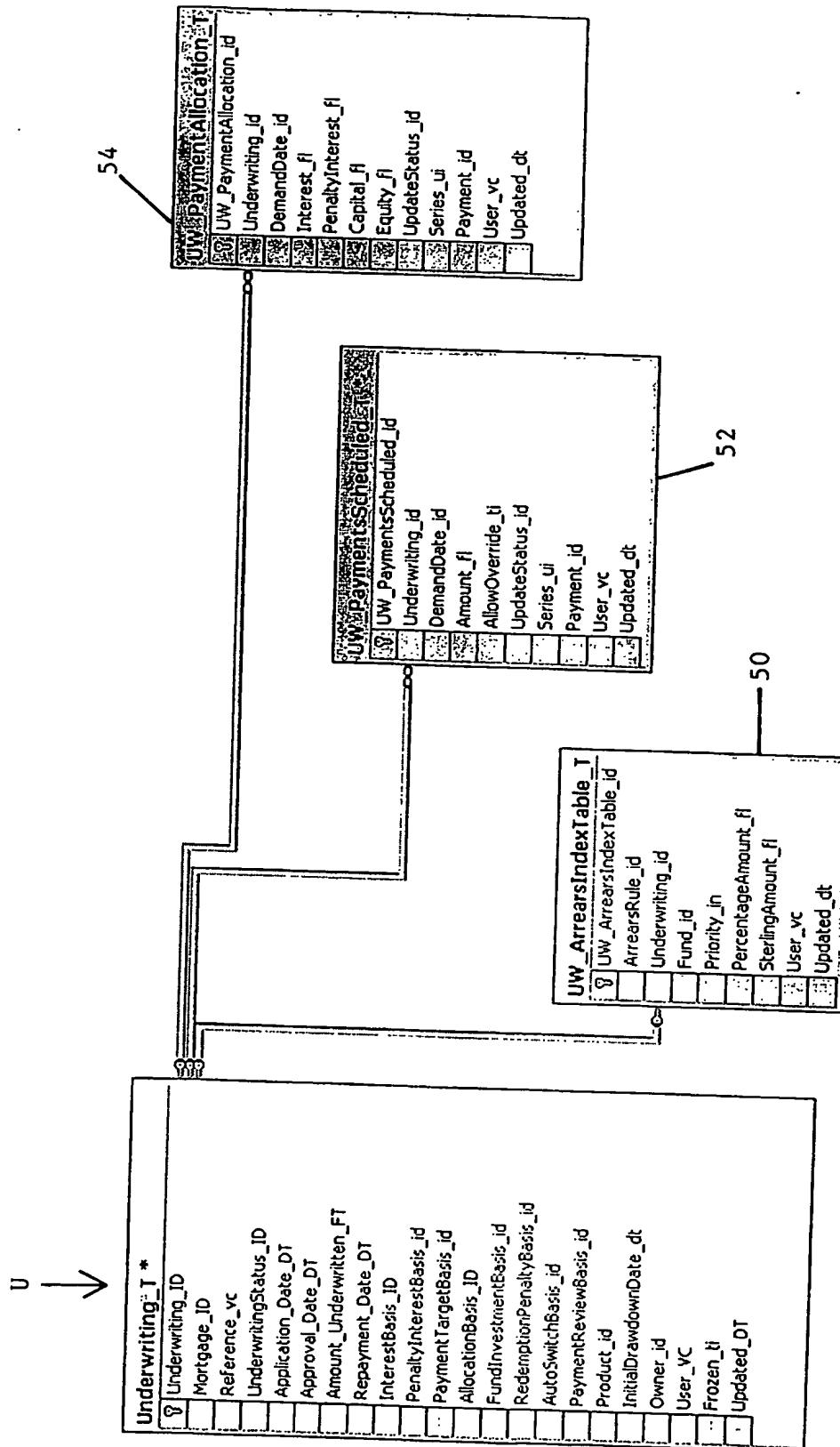


FIG. 14

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PRODUCT

P →

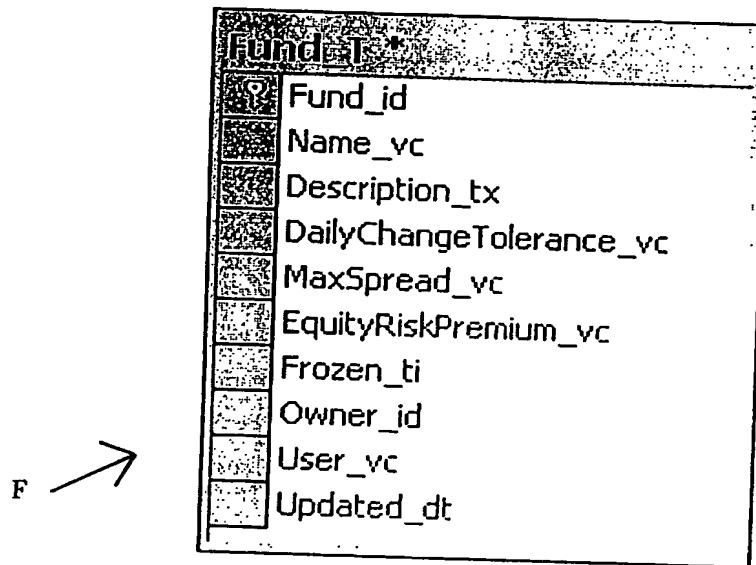
Product	
<input checked="" type="checkbox"/>	Product_id
<input type="checkbox"/>	Name_vc
<input type="checkbox"/>	Description_tx
<input type="checkbox"/>	OpenToNewBusiness_ti
<input type="checkbox"/>	InterestBasis_id
<input type="checkbox"/>	PaymentTargetBasis_id
<input type="checkbox"/>	AllocationBasis_id
<input type="checkbox"/>	FundInvestmentBasis_id
<input type="checkbox"/>	PenaltyInterestBasis_id
<input type="checkbox"/>	RedemptionPenaltyBasis_id
<input type="checkbox"/>	AutoSwitchBasis_id
<input type="checkbox"/>	AutoWithdrawalBasis_id
<input type="checkbox"/>	PaymentReviewBasis_id
<input type="checkbox"/>	User_vc
<input type="checkbox"/>	Frozen_ti
<input type="checkbox"/>	Owner_id
<input type="checkbox"/>	Updated_dt

FIG. 15

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Fund

F



Fund - F *										
?	Fund_id									
	Name_vc									
	Description_tx									
	DailyChangeTolerance_vc									
	MaxSpread_vc									
	EquityRiskPremium_vc									
	Frozen_ti									
	Owner_id									
	User_vc									
	Updated_dt									

FIG. 16

Fund Prices

FP →

FundPrice_T	
PK	FundPrice_id
	Fund_id
	BidPrice_vc
	OfferPrice_vc
	DateFrom_dt
	DateTo_dt
	User_VC
	Updated_dt

FIG. 17

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INTEREST RATE TABLES

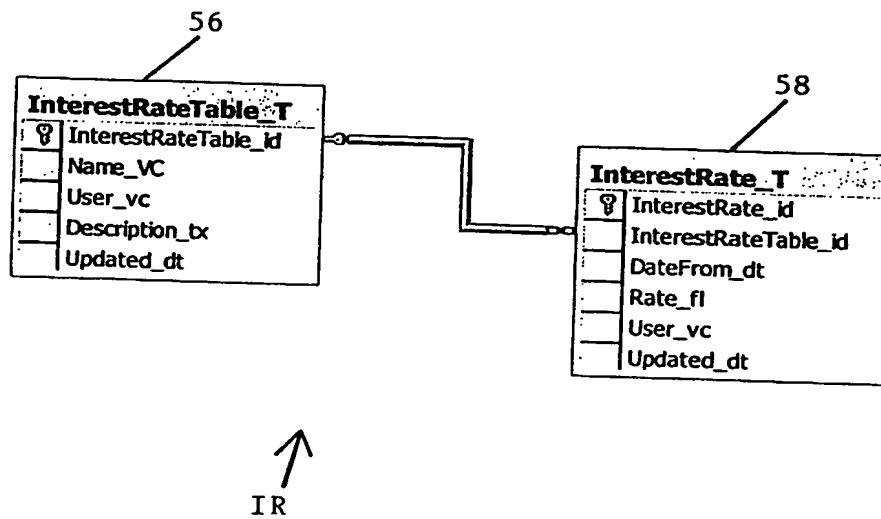


FIG. 18

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BASIS: INTEREST RATE

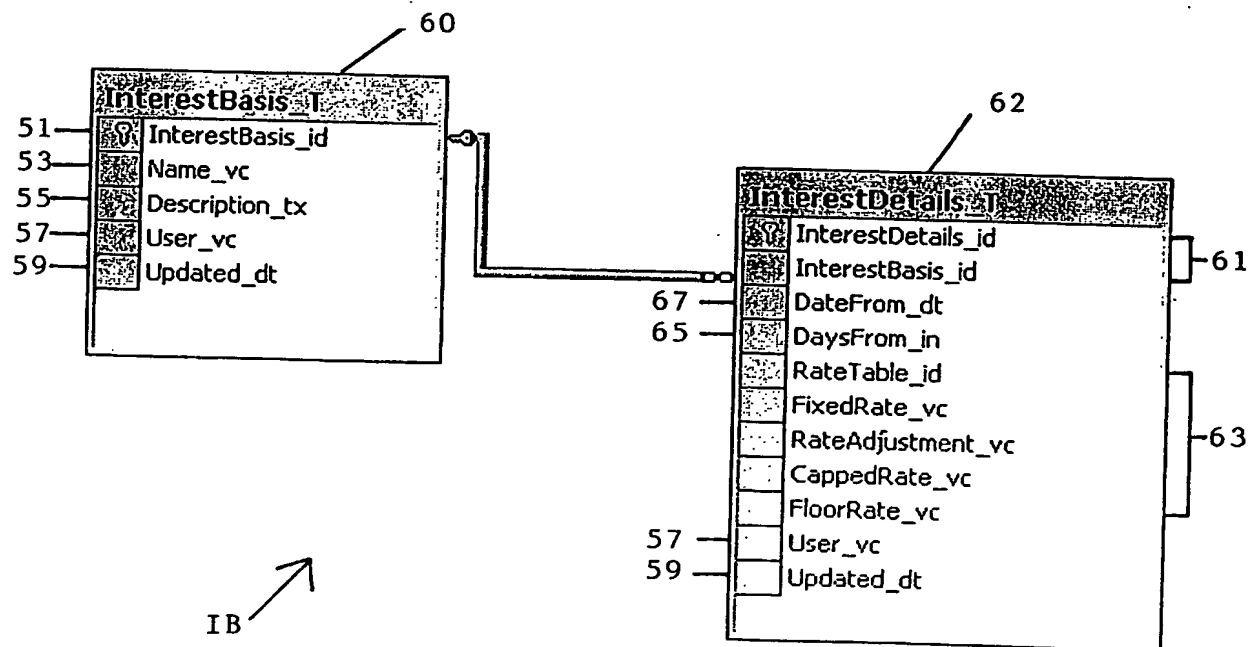


FIG. 19

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BASIS: PENALTY INTEREST

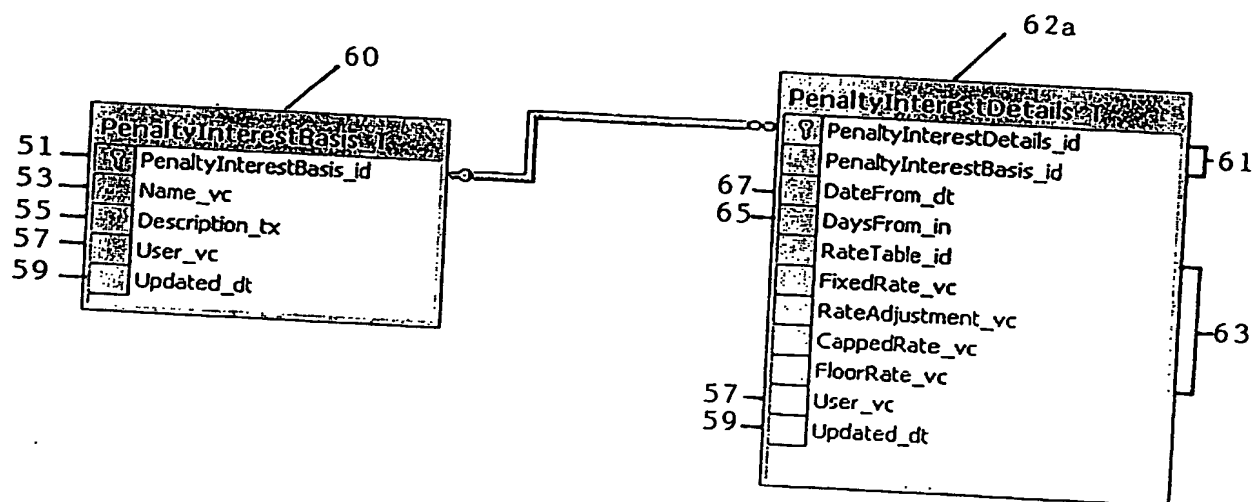


FIG. 20

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BASIS: PAYMENT TARGET

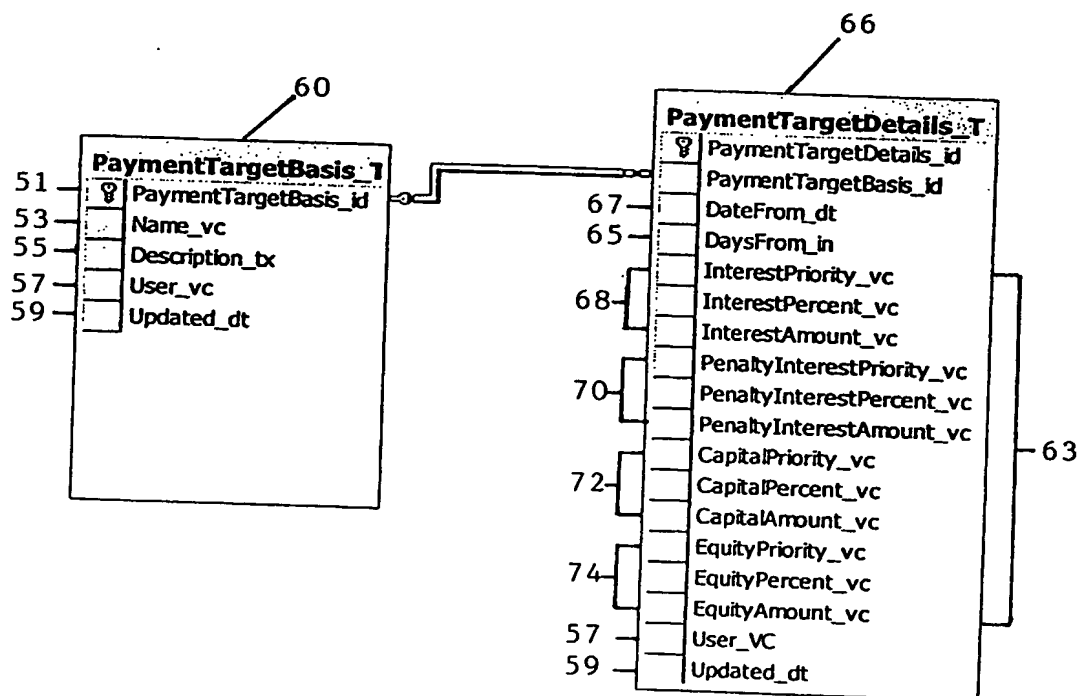


FIG. 21

22/49

BASIS: FUND INVESTMENT

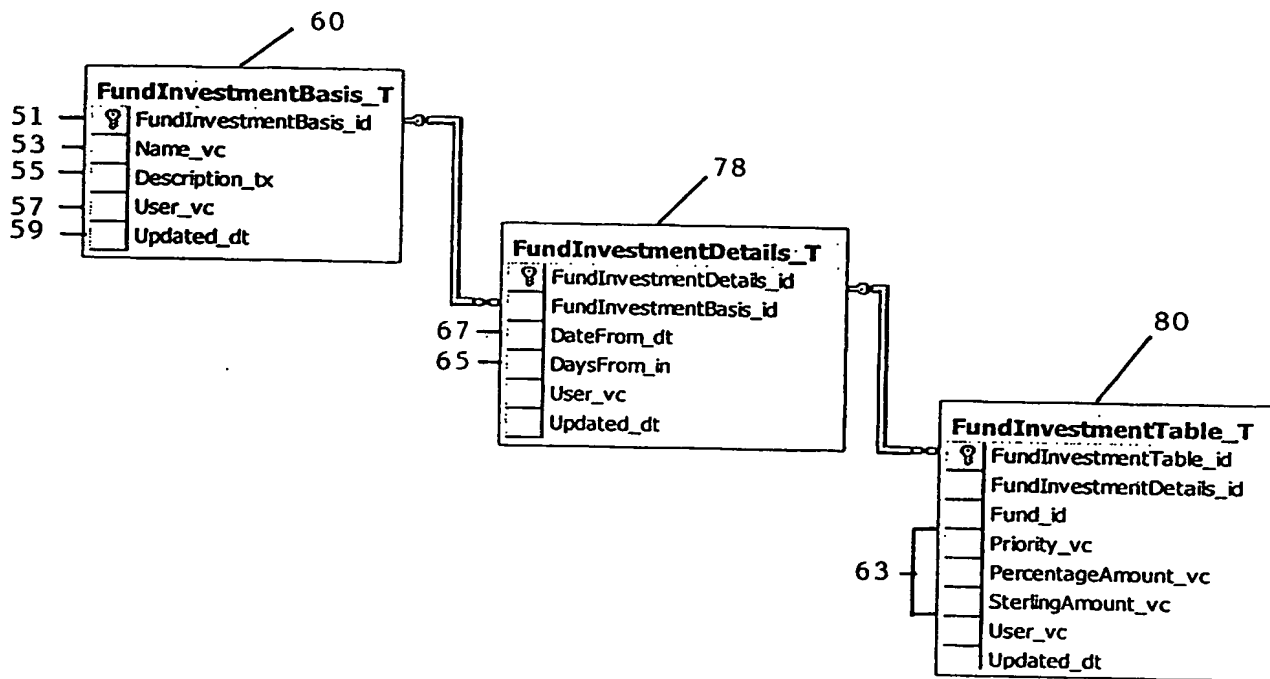


FIG. 22

BASIS: AUTO SWITCH

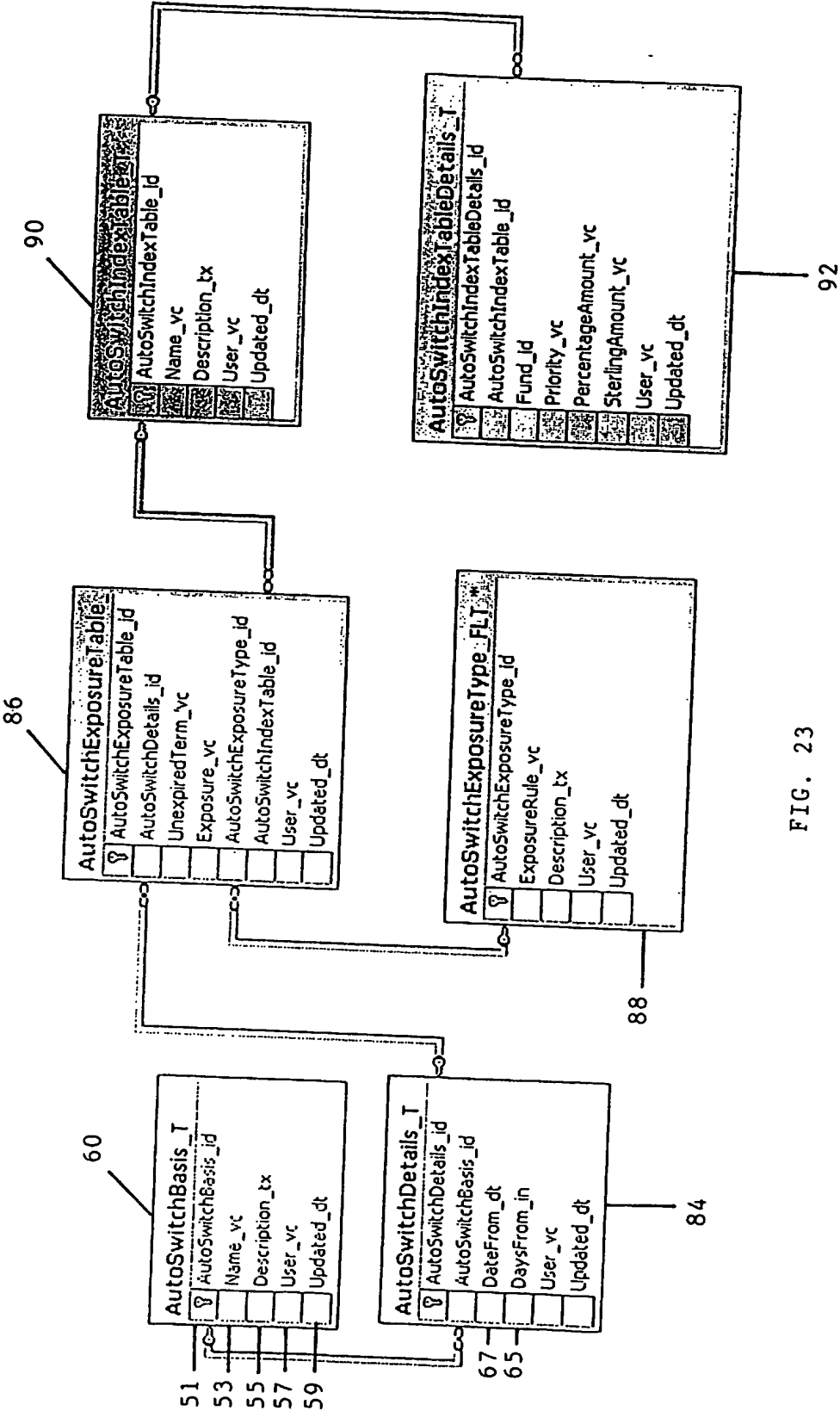


FIG. 23

BASIS: PAYMENT REVIEW BASIS

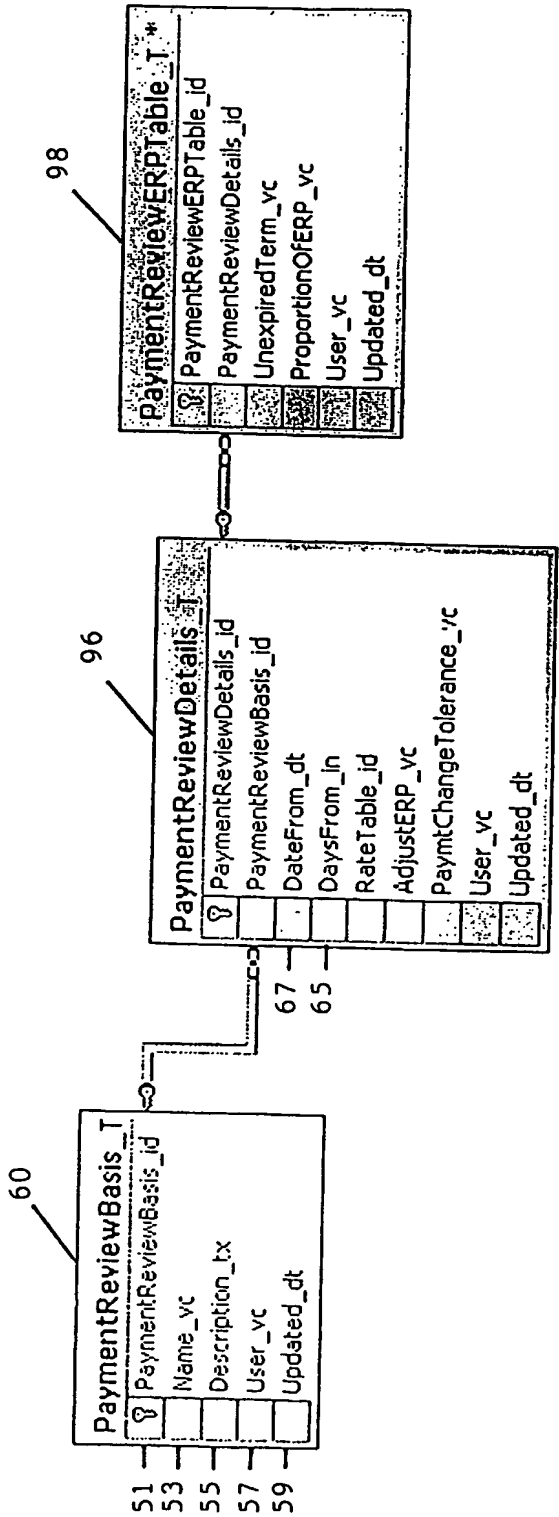


FIG. 24

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BASIS: ALLOCATION

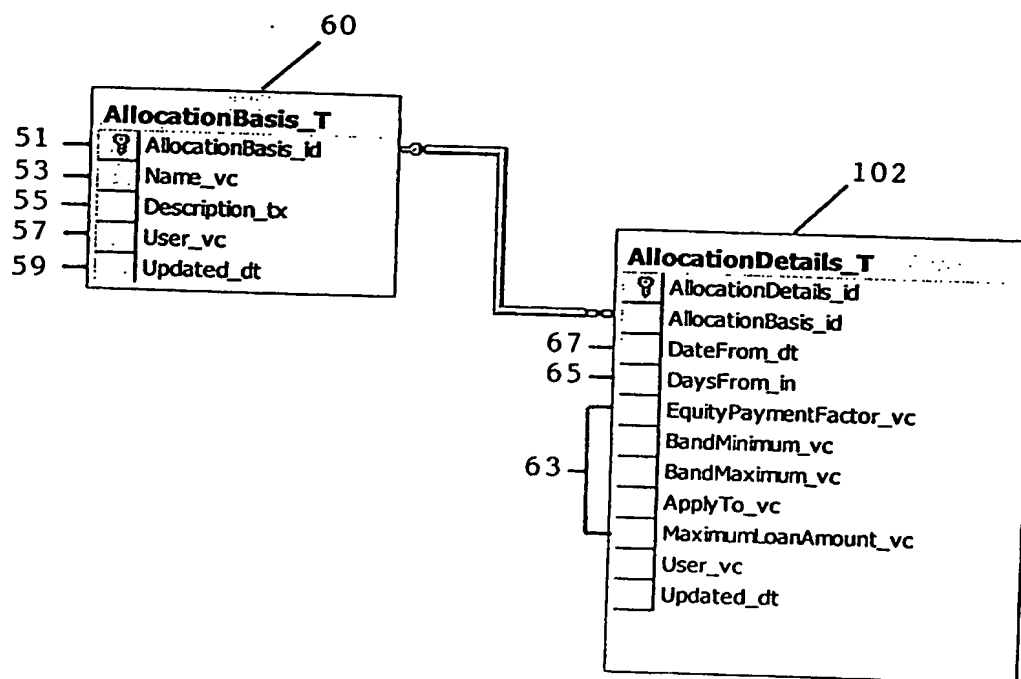


FIG. 25

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REDEMPTION PENALTY BASIS

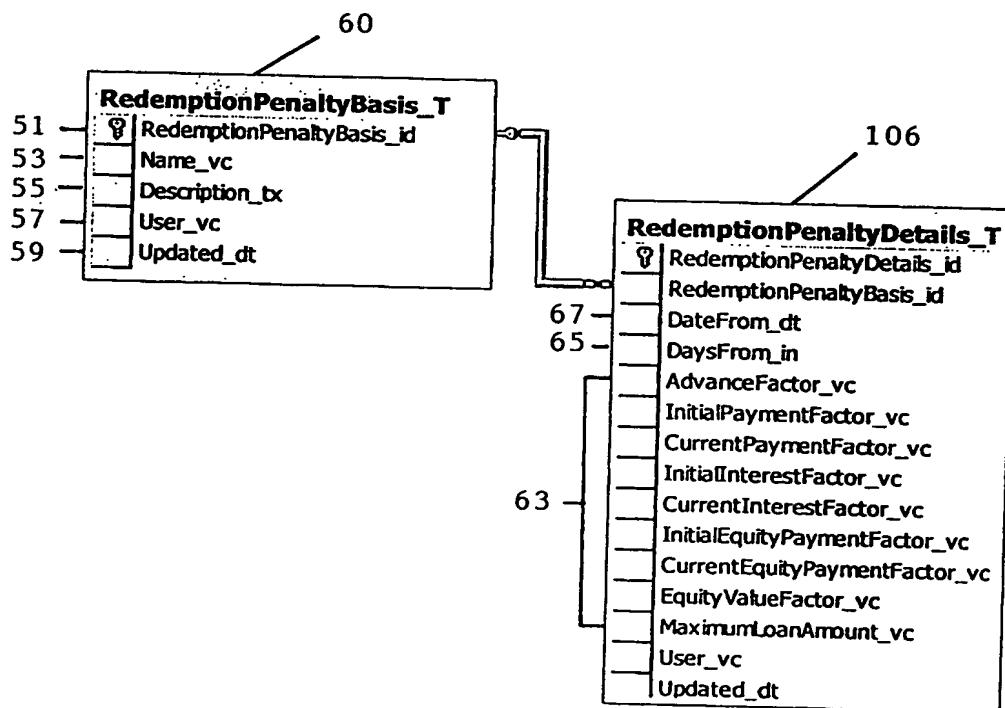


FIG. 26

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Pipeline Table

108








Pipeline_T	
	Pipeline_id
	Name_vc
	Description_tx
	Object_id
	ProcessType_id
	User_VC
	Updated_dt

FIG. 27

28/49

Pipeline-Connectors & Task Tables

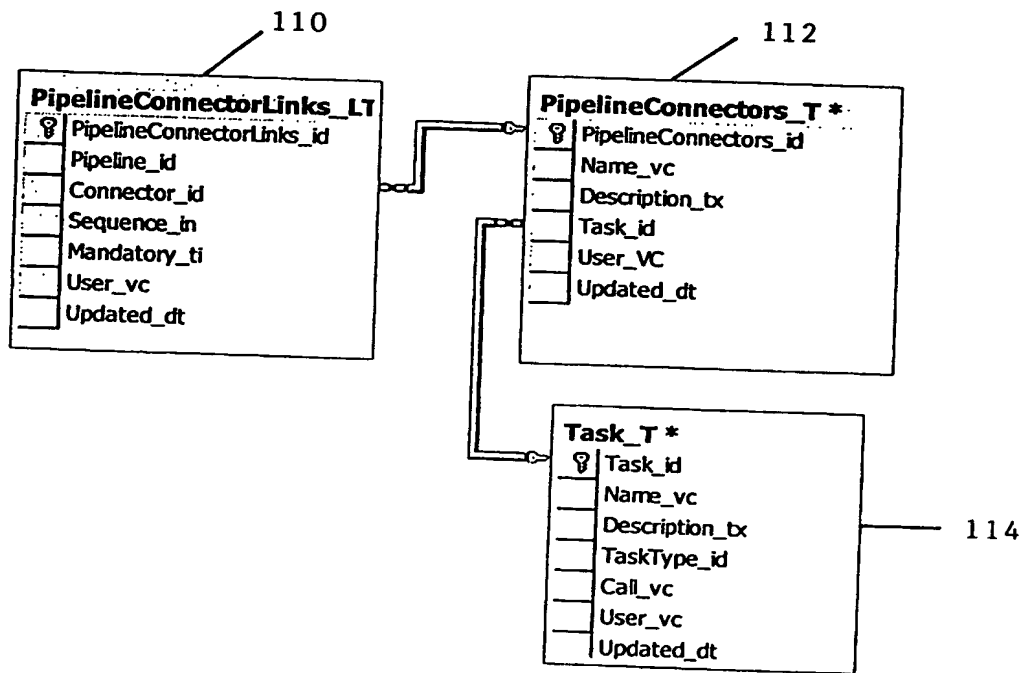
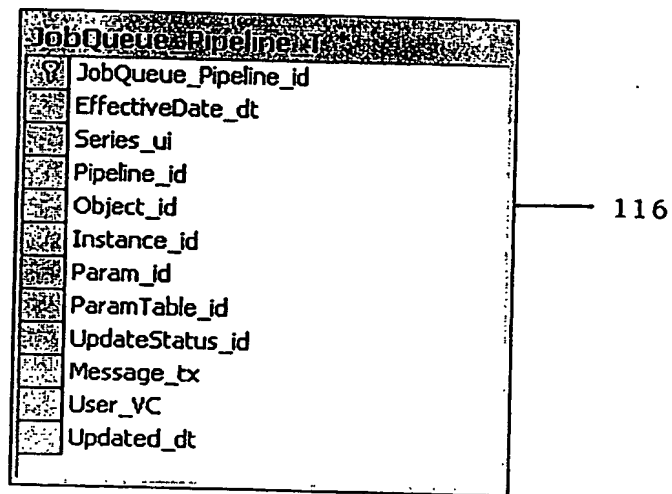


FIG. 28

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Job Queue Table

A diagram of a database table titled "Job Queue Pipeline". The table has a header row and 13 data rows. Each data row begins with a small square icon containing a question mark. A horizontal line points from the right side of the table to the number "116".

Job Queue Pipeline	
?	JobQueue_Pipeline_id
?	EffectiveDate_dt
?	Series_ui
?	Pipeline_id
?	Object_id
?	Instance_id
?	Param_id
?	ParamTable_id
?	UpdateStatus_id
?	Message_tx
?	User_VC
?	Updated_dt

FIG. 29

30/49

SCHEDULE TABLES

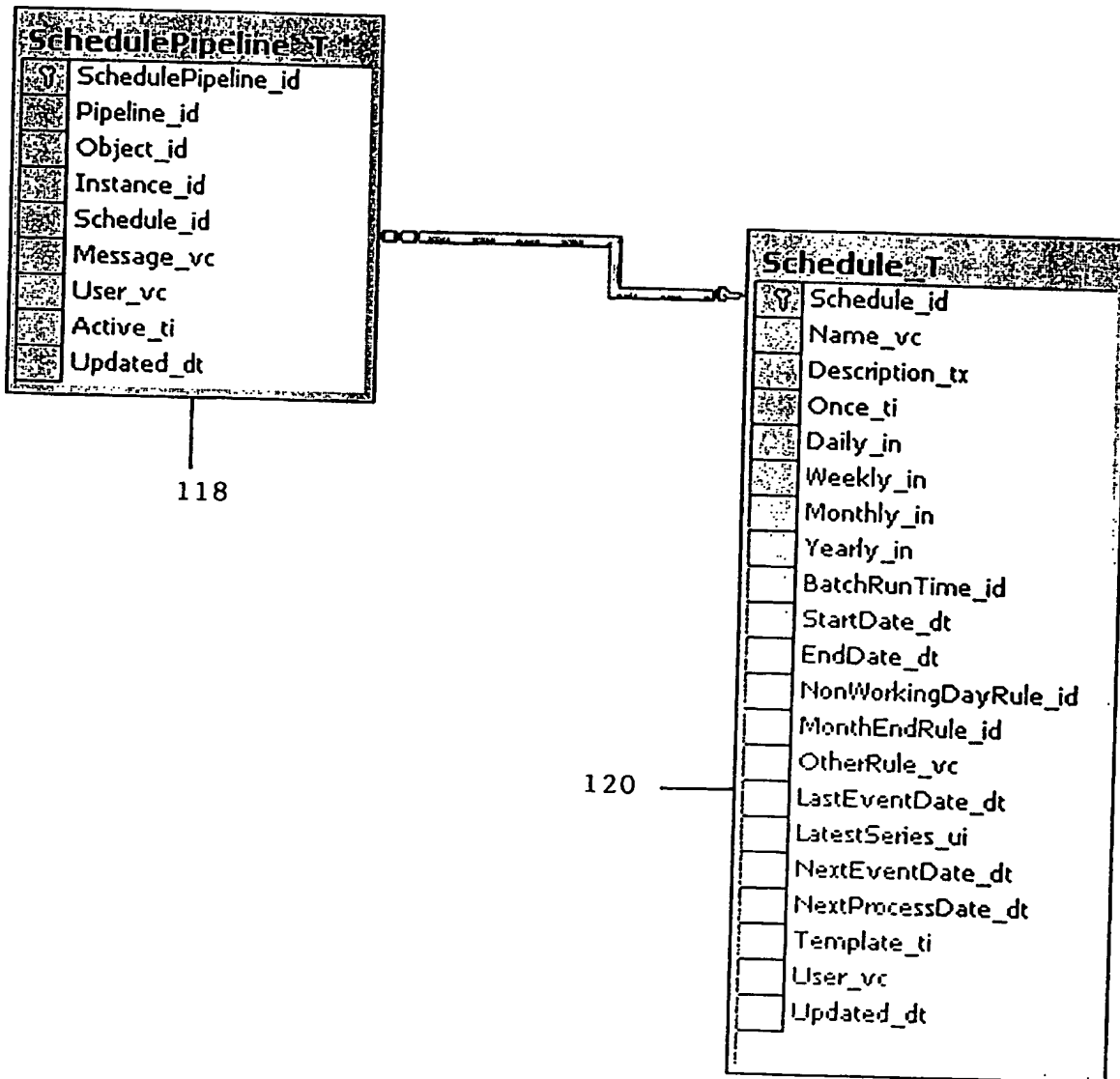


FIG. 30

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Ad-Hoc Parameter Tables

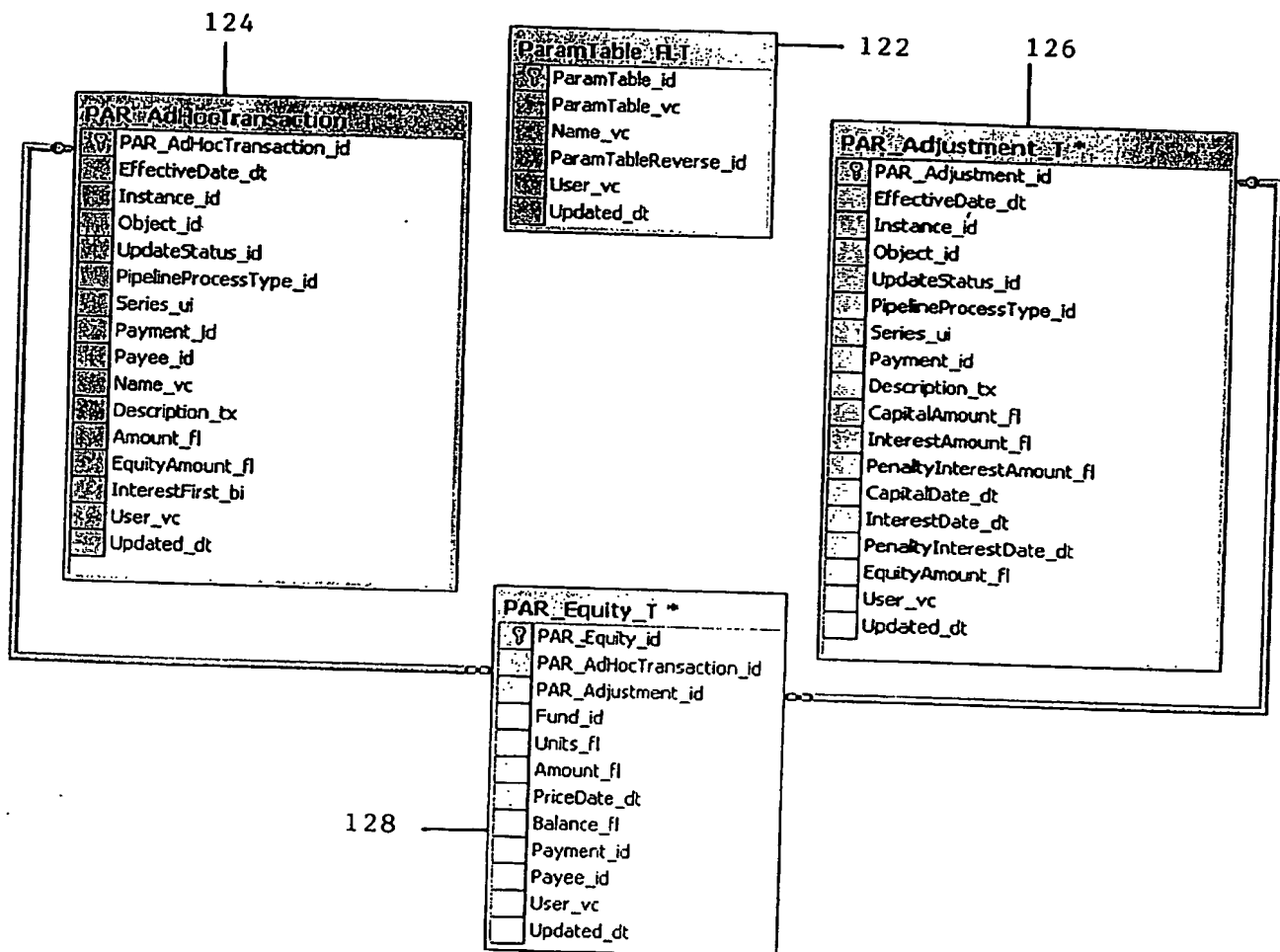


FIG. 31

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PRODUCT AUTOMATION

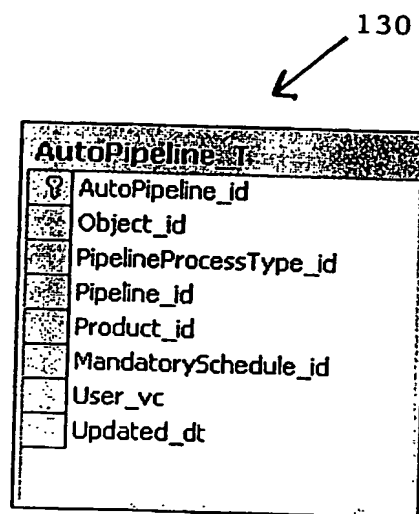


FIG. 32

33/49

TRANSACTION TABLE

	Transaction_T
28	Transaction_id
	UpdateStatus_id
	TransactionType_id
30	Underwriting_id
32	EffectiveDate_dt
	Pipeline_id
	Connector_id
	Series_ui
	UserSource_vc
33	BookValue_fl
34	Capital_fl
36	Interest_fl
38	PenaltyInterest_fl
40	Fund_id
42	FundUnits_fl
44	FundPrice_id
46	InterestAddedTo_dt
	Payment_id
	Payee_id
142	EffectiveDay_dt
144	InterestAddedToDay_dt
	InterestRateUsed_id
	InterestRateBasisUsed_id
	PaymentTargetBasisUsed_id
140	AllocationBasisUsed_id
	FundInvestmentBasisUsed_id
	PenaltyInterestBasisUsed_id
	RedemptionPenaltyBasisUsed_id
	User_vc
	Updated_dt

← 26

FIG. 33

[illegible]

FIG. 34

35/49

220

221

226

227

223

225

229a

229b

222

224

231

Interest Basis Details

Dates Applicable

	Date From	Days From
▶	01-Jan-00	0
	01-Jan-01	0
	01-Jan-01	365
*		

Interest Details

Interest Rate Table

Standard Variable Interest Rate (daily) Table

Fixed Rate %

Rate Adjustment %

Capped Rate %

Floor Rate %

Delete Add New Save Exit

FIG. 35

36/49

228

222

226

227

223

225

229a

229b

224

231

*** Penalty Interest Basis Details**

Dates Applicable

	Date From	Days From
→	01 Jan-99	0
*		

227

223

225

Delete

Add New

Penalty Interest Details

Interest Rate Table

Penalty Rate Table

Fixed Rate

Rate Adjustment +2.00 %

Capped Rate

Floor Rate

Save

Exit

FIG. 36

37/49

240

222 74 72 70 68 242

*** Payment Target Basis Details** [X]

Dates Applicable

	Date From	Days From
▶	13-May-03	0
*		

Payment Target

	Priority	Percentage	Amount
Interest	1	100 %	£
Penalty Interest	2	100 %	£
Capital		%	£
Index Link	3	100 %	£

Delete Add New Save Exit

FIG. 37

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222

244

Fund Investment Basis Details

Dates Applicable

	Date From	Days From
▶	01-Jan-00	0
*		

Fund Investment

	Offset Link	Priority	% Amount	£ Amount
▶	3%pa Deposit Account	1	50	
	L&G UK Index Accumula	1	50	

248 250 252 254

Delete Add New Delete Amend Add New Exit

247c 247b 247a

246

FIG. 38

39/49

222 262 264 266 260 267d

*** Auto Switch Basis Details**

Dates Applicable

	Date From	Days From
▶	18-Nov-02	0
	18-Nov-02	1826
*		

Auto Switch Basis

	Years To Go	Exposure	Switching Rule from Exposure
▶	8	0.75	Payoff Capital
	5	0.3	Payoff Capital
	3	0.2	Payoff o/s interest
	2	0.1	Payoff o/s interest

Index Table

Add New
Amend
Delete
Save
Exit

261 267a 267b 267c

FIG. 39

40/49

222

261

279

Auto Switch Basis Details

Dates Applicable

Date From	Days From
18-Nov-02	0
18-Nov-02	1826
*	

Delete Add New

Auto Switch Basis

Years To Go	Exposure	Switching Rule from Exposure
8	0.75	Payoff Capital
5	0.3	Payoff Capital
3	0.2	Payoff o/s interest
2	0.1	Payoff o/s interest
2	0.1	Payoff o/s interest

Hide

268

Index	Priority	%	Amount
Vodafone	1	0	100
Deposit a/c Mortgage Rate	2	60	200
3%pa Deposit Account	1	0	100

269 270 272 274 276

Add New Amend Delete Save Exit

278a 278b 278c

FIG. 40

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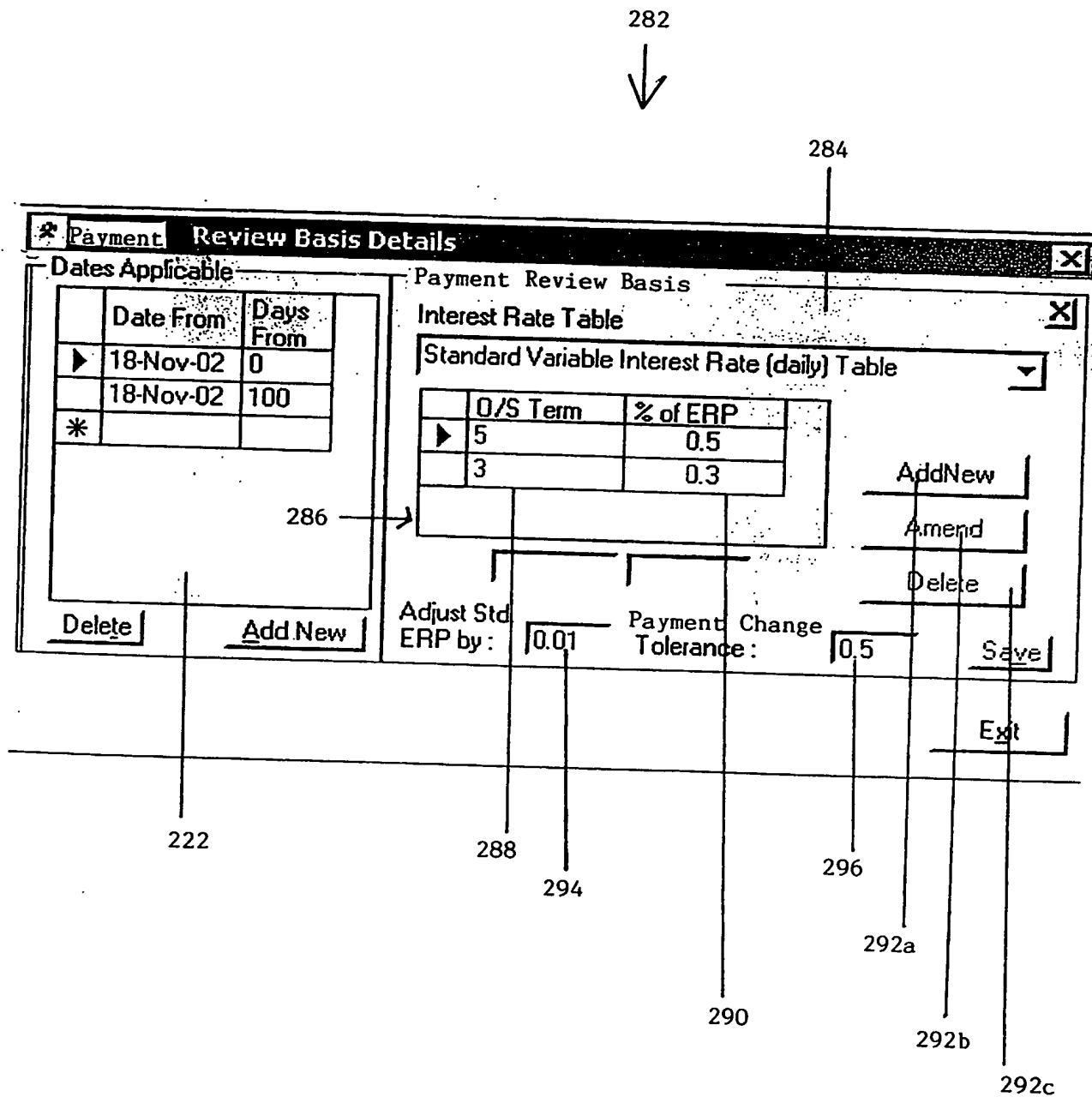


FIG. 41

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300
↓

Allocation Basis Details

Date From

29-Apr-02

Days From

0

▶

*

Delete

Add New

Allocation

Offset Payment Factor

Band Minimum

Band Minimum

Maximum Loan Amount

Apply To

All Index Linked Elements

£

1000

£

250,000

306

308

310

312

Save

Exit

FIG. 42

43/49

320



*** Redemption Penalty Basis Details** [X]

Dates Applicable		Redemption Penalty Basis	
	Date From	Days From	
▶	01-Jan-00	0	
	01-Jan-00	365	
*			

[Delete] [Add New]

Factor Basis		Initial Equity	
Advance	4.50	Payment	4.00
Initial Payment	8.50	Current Equity	4.00
Current Payment	12.00	Payment	
Initial Interest	1.50	Equity Value	7.00
Current Interest	1.25		
Maximum Loan Amount		£	500,000

[Save] [Exit]

222 322

FIG. 43

44/49

350
↓

368 362 396

Ad Hoc Transaction [X]

Effective Date
28/03/2003

Capital Outstanding
£131,991.42 interest added to 20-Nov-2002

Transaction Amount

Borrow

Repay

Index Transaction

£ 11,340.00 >

This transaction may require a balance adjustment if unit prices change.

Net Amount
£ -11,340.00

Payment Details

Payment Method
Cheque

Payment Reference (ie Cheque Number)

Direct Debit

Standing Order

Cheque

Direct Credit

Adjust Borrowings

g Bank Account >

Outstanding Interest First, then Capital

Apply Only to Capital

Pipeline Process

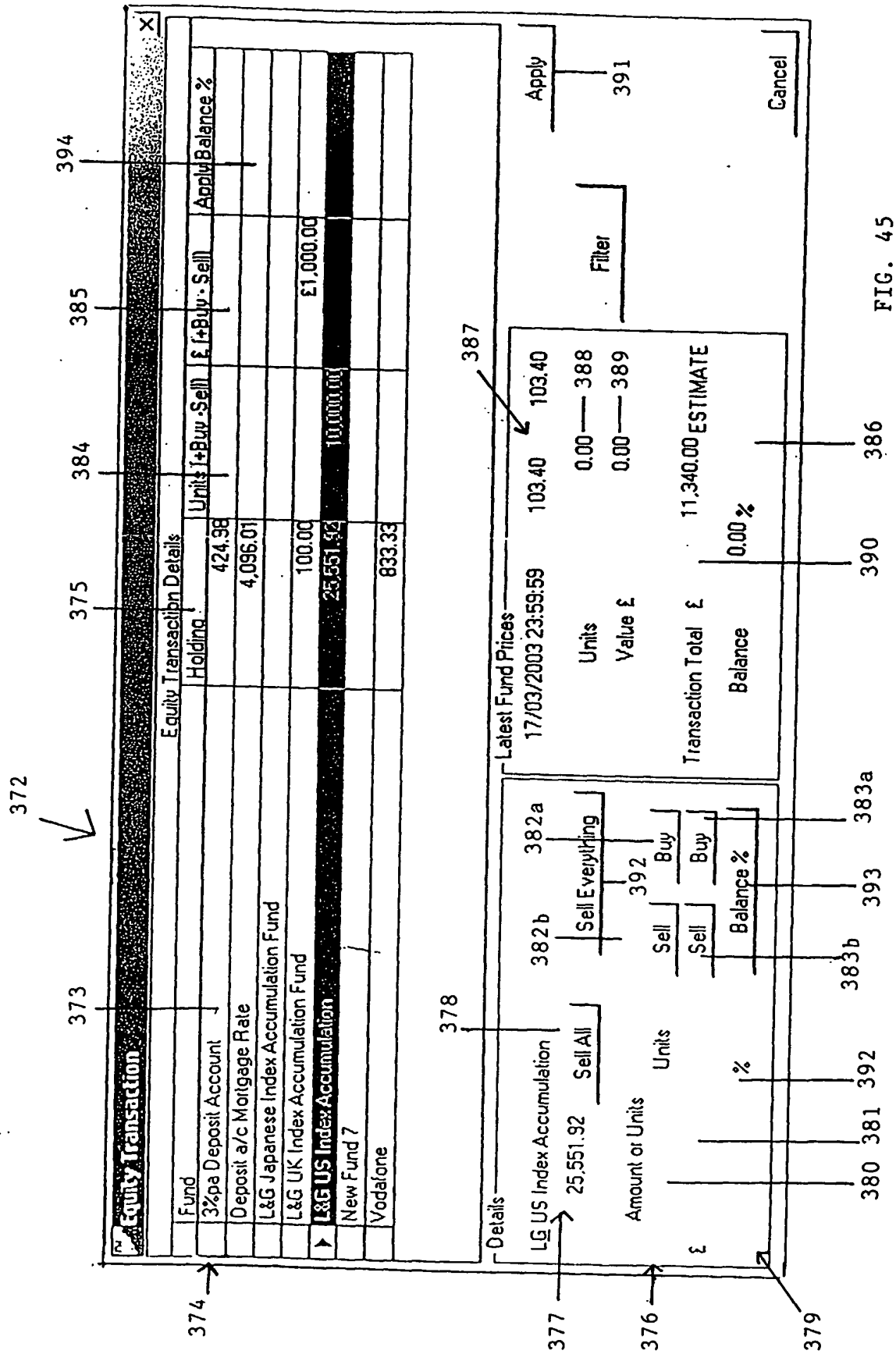
Pipeline
Ad Hoc Transaction Pipeline

Cancel

Apply

FIG. 44

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46/49

410

364

Adjustment Transaction

Effective Date: 27/03/2003

Capital Outstanding: £131,991.42 interest added to 20-Nov-2002

Adjustment Details

	Increase 418	Reduce 420	Interest Added To Date 430
Capital 422	£	£	27/03/2003
Interest	£	£	01/04/2003
Penalty Interest 426	£	£	01/04/2003
Equity Transaction	£	> 428 424 396 370	

Description (reason for the adjustment)

414

Pipeline Process

416 Pipeline Adjustment Pipeline >

Cancel

Apply 432

FIG. 46

47/49

Auto Withdrawal

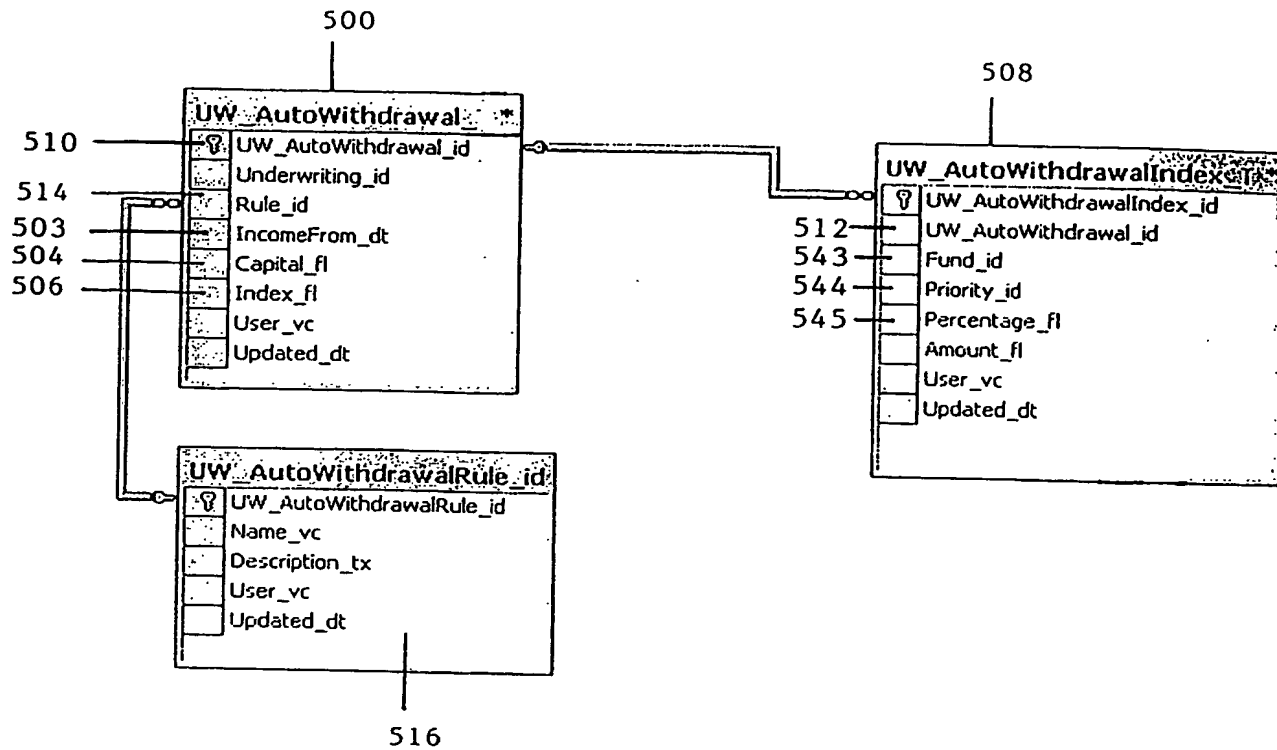


FIG. 47

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The interface displays several tabs at the top: "Ad Hoc Transaction" (524), "Adjustments" (526), "Auto Withdrawal" (522), and "Arrears" (528). The "Auto Withdrawal" tab is active, showing a sub-tab "Auto Withdrawal Rule" (533). Below this, there is a section for "Income From" (529) with a date field set to "26/11/2002" (530) and a "Capital" (531) field. To the right, a table titled "Income Amount and Source" (535) has columns for "Index" (537), "Amount" (538), and "Source" (539, 540). Below the "Income From" section, there is a table with columns "Index" (542), "Priority" (543), "Percentage" (544), and "Amount" (545, 546). A checkbox (541) is located to the left of the table. The interface also includes a "Investment Index" (520) section with a date field (542) and a "Capital" (531) field.

FIG. 48

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CUSTOMISED DATA

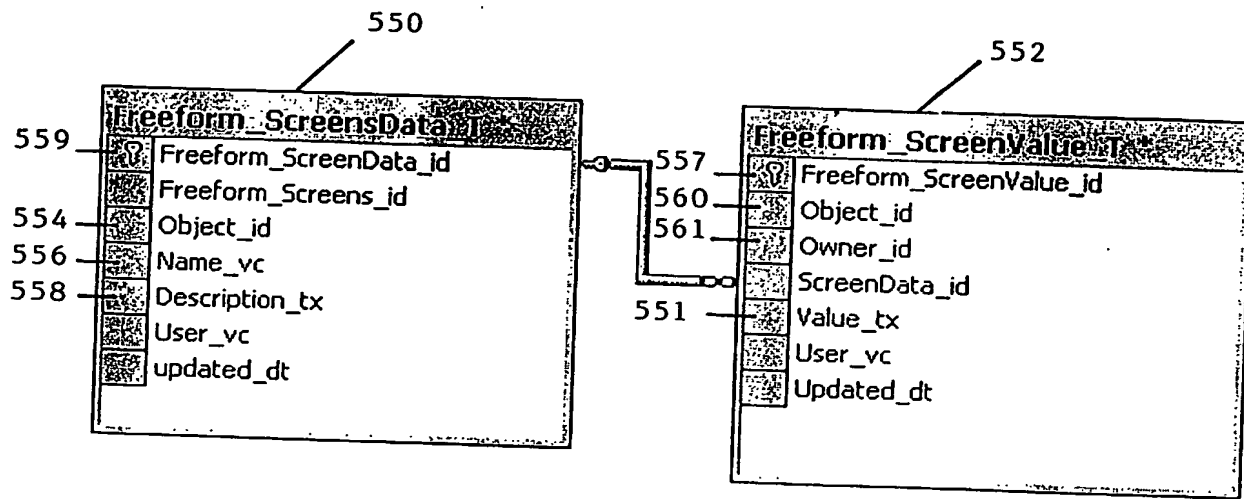


FIG. 49

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